Case 2:13-bk-05147-FMD Doc 1 Filed 04/19/13 Page 1 of 52

B1 (Official Form 1) (04/13) United States Bankruptcy Court MIDDLE DISTRICT OF FLORIDA **Voluntary Petition FORT MYERS DIVISION** Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Brecka, Gary All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names); (include married, maiden, and trade names): Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all): than one, state all): xxx-xx-1480 Street Address of Debtor (No. and Street, City, and State): Street Address of Joint Debtor (No. and Street, City, and State): 9146 Quartz Lane Naples, FL ZIP CODE ZIP CODE 34120 County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: Collier Malling Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): 9146 Quartz Lane Naples, FL ZIP CODE ZIP CODE 34120 Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE Type of Debtor **Nature of Business** Chapter of Bankruptcy Code Under Which (Form of Organization) (Check one box.) the Petition is Filed (Check one box.) (Check one box.) Health Care Business Chapter 7 Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) Individual (includes Joint Debtors) Chapter 15 Petition for Recognition Z Chapter 9 See Exhibit D on page 2 of this form. of a Foreign Main Proceeding Chapter 11 Railroad Corporation (includes LLC and LLP) Chapter 15 Petition for Recognition Chapter 12 Stockbroker Partnership of a Foreign Nonmain Proceeding Chapter 13 Commodity Broker Other (If debtor is not one of the above entities, check Clearing Bank this box and state type of entity below.) Nature of Debts П (Check one box.) Chapter 15 Debtors Tax-Exempt Entity Debts are primarily consumer debts, defined in 11 U.S.C. Debts are primarily Country of debtor's center of main interests: (Check box, if applicable.) business debts. § 101(8) as "incurred by an Debtor is a tax-exempt organization Each country in which a foreign proceeding by, regarding, or under title 26 of the United States individual primarily for a against debtor is pending: Code (the Internal Revenue Code). personal, family, or household purpose. Filing Fee (Check one box.) Check one box: Chapter 11 Debtors Debtor is a small business debtor as defined by 11 U.S.C. § 101(51D). Full Filing Fee attached. Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Debtor's aggregate noncontigent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 (amount subject to adjustment on 4/01/16 and every three years thereafter). Filing Fee waiver requested (applicable to chapter 7 individuals only). Must Check all applicable boxes: attach signed application for the court's consideration. See Official Form 3B. A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses pald, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors **₹** 1,000 10,001-25,001-Over **5**0,001-**∐** 5,001-100-199 200-999 5.000 10.000 25,000 50,000 100,000 100,000 Estimated Assets \$50,001 to \$100,001 to \$500,001 \$100,000 \$500,000 to \$1 million \$1,000,001 \$10,000,001 \$50,000,001 \$0 to \$100,000,001 \$500,000,001 More than \$50,000 \$100,000 to \$1 million to \$10 million to \$50 million to \$100 million to \$500 million to \$1 billion \$1 billion Estimated Liabilities \$50,001 to \$100,001 to \$500,001 \$10,000,001 \$100,000,001 \$1,000,001 \$50,000,001

to \$100 million

ta \$500 million

to \$50 million

\$500,000

to \$1 million

to \$10 million

\$500,000,001 More than

to \$1 billion

\$1 billion

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B1 (Official Form 1) (04/13)		Page 2
Voluntary Petition	Name of Debtor(s): Gary Brecka	
(This page must be completed and filed in every case.)		
All Prior Bankruptcy Cases Filed Within Last		· · · · · · · · · · · · · · · · · · ·
Location Where Filed: None	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor (If more t	han one, attach additional sheet.)
Name of Debtor:	Case Number:	Date Filed:
District:	Relationship:	Judge:
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) Exhibit A is attached and made a part of this petition.	(To be completed if whose debts are pri i, the attorney for the petitioner named in the informed the petitioner that the or shell may of title 11, United States Code, and have e such chapter. I further certify that have derequired by 11 U.S.C. § 342(5)	y proceed under chapter 7, 11, 12, or 13 explained the relief available under each elivered to the debtor the notice
	Todd Allen hibit C	Date
Does the debtor own or have possession of any property that poses or is alleged to pose. Yes, and Exhibit C is attached and made a part of this petition. No.		public health or safety?
Exi	hibit D	
(To be completed by every individual debtor. If a joint petition is filed, each Exhibit D, completed and signed by the debtor, is attached and in If this is a joint petition: Exhibit D, also completed and signed by the joint debtor, is attactable.	nade a part of this petition.	eparate Exhibit D.)
	ling the Debtor - Venue	
(Check any	applicable box.)	
Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180 days	business, or principal assets in this Dis s than in any other District.	strict for 180 days immediately
There is a bankruptcy case concerning debtor's affiliate, general partr	ner, or partnership pending in this Distri	ct.
Debtor is a debtor in a foreign proceeding and has its principal place of principal place of business or assets in the United States but is a defer or the interests of the parties will be served in regard to the relief sough	endant in an action or proceeding [in a t	
	les as a Tenant of Residential Proper	ty
Landlord has a judgment against the debtor for possession of debtor's		the following.)
(Name of landlord that obtained judgme	nt)
,	Address of landlord)	
Debtor claims that under applicable nonbankruptcy law, there are circumonetary default that gave rise to the judgment for possession, after the		
Debtor has included with this petition the deposit with the court of any petition.	rent that would become due during the	30-day period after the filing of the
Debtor certifies that he/she has served the Landlord with this certifical	tion. (11 U.S.C. § 362(I)).	
_	· · · · · · · · · · · · · · · · · · ·	

Voluntary Petition	Name of Debtor(s): Gary Brecka					
(This page must be completed and filed in every case)						
Signatures						
Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. Gary Brecka 2013.04.19 14:28:00 -04'00'	Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition is true and correct, that I am he foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.) I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached. Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.					
Telephone Number (If not represented by attorney)	(Printed Name of Foreign Representative)					
Date // /	<u>Date</u>					
Todd Allen Bar No. 83990 Goede & Adamczyk, PLLC 8950 Fontana Del Sol Way Naples, FL	Signature of Non-Attorney Bankruptcy Petition Preparer I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filling for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.					
Phone No.(239) 331-5100 Fax No.(239) 331-5101 Date *In a case In which § 707(b)(4)(D) applies, this signature also constitutes a	Printed Name and title, If any, of Bankruptcy Petition Preparer Social-Security number (If the bankruptcy petition preparer is not an individual,					
certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)					
Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Address X					
Signature of Authorized Individual Printed Name of Authorized Individual	Date Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above. Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.					
Title of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.					
Date	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or Imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.					

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B 1D (Official Form 1, Exhibit D) (12/09) UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF FLORIDA FORT MYERS DIVISION

In re:	Gary Brecka	Case No.		
			(if known))

Debtor(s)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit couseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

Case 2:13-bk-05147-FMD Doc 1 Filed 04/19/13 Page 5 of 52

B 1D (Official Form 1, Exhibit D) (12/09) UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF FLORIDA FORT MYERS DIVISION

Gary Brecka

Date: __4-19-13

In re: G	Sary Brecka		Case No.	
				(if known)
	Debtor(s)			
	EXHIBIT D - INDIVIDUAL CREDIT	DEBTOR'S STATE		LIANCE WITH
		Continuation Sheet No	. 1	
	n not required to receive a credit counse ied by a motion for determination by the	•	[Check the applicable	e statement.] [Must be
	Incapacity. (Defined in 11 U.S.C. § 1 be incapable of realizing and making			-
	Disability. (Defined in 11 U.S.C. § 16 effort, to participate in a credit couns			-
	Active military duty in a military comb	at zone.		
	United States trustee or bankruptcy ad § 109(h) does not apply in this district.	ministrator has determined	I that the credit counse	ling requirement of
I certify ur	nder penalty of perjury that the inforn	nation provided above is	true and correct.	
Signature of	of Debtor:	Gary Brecka 2013.04.19 14:28:23 -04'0	0'	

B6A (Official Form 6A) (12/07)

In re	Gary	Brecka
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Case No.	
	(if known)

SCHEDULE A - REAL PROPERTY

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
720 E. Dilido Drive 720 East Dilido Drive Miami, FL 33139	Fee Simple	-	\$900,000.00	\$0.00
1020 S. Wabash, Unit 8A Chicago, IL 60603	Fee Simple		Unknown	\$43,332.83
	To	tal:	\$900,000.00	

(Report also on Summary of Schedules)

B6B (Official Form 6B) (12/07)

In re	Gary	Brecka
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Case No.	
	(if known)

SCHEDULE B - PERSONAL PROPERTY

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Misc cash	-	\$500.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	x			ì
Security deposits with public utilities, telephone companies, landlords, and others.		Rent deposit	±.	\$1,150.00
Household goods and furnishings, including audio, video and computer equipment.		Television - 200 Speaker - 200 Computers - 1500	93	\$1,900.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.		Misc books/pictures	-	\$1,300.00
6. Wearing apparel.		Misc Mens clothing	36	\$2,300.00
7. Furs and jewelry.	x			
8. Firearms and sports, photographic, and other hobby equipment.		Triahalon Bike 1300	9	\$1,300.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			

B6B (Official Form 6B) (12/07) -- Cont.

In re Gary Brecka

Case No.		
	(if known)	

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 1

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
10. Annuities. Itemize and name each issuer.	x			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	x			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	x			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	x			
14. Interests in partnerships or joint ventures. Itemize.	x			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	х			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	x			

B6B (Official Form 6B) (12/07) - Cont.

In re Gary Brecka

Case No.	
	(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 2

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	x			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x			
25. Automobiles, trucks, trailers, and other vehicles and accessories.	х			
26. Boats, motors, and accessories.	x			

B6B (Official Form 6B) (12/07) -- Cont.

In re 🤇	iary B	recka
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Case No.		
	(if known)	_

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 3

Type of Property	None -	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
27. Aircraft and accessories.	x			
28. Office equipment, furnishings, and supplies.	х			
29. Machinery, fixtures, equipment, and supplies used in business.	x			
30. Inventory.	x			1
31. Animals.	х			
32. Crops - growing or harvested. Give particulars.	х			
33. Farming equipment and implements.	x			
34. Farm supplies, chemicals, and feed.	х			
35. Other personal property of any kind not already listed. Itemize.	х			
(include amounts from any contin	nuat	continuation sheets attached Ton sheets attached Report total also on Summary of Schedules.)	otal >	\$8,450.00

B6C (Official Form 6C) (4/13)

In re	Gary	Brecka
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Case No.	
	(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	Check if debtor claims a homestead exemption that exceeds \$155,675.*
11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption	
Misc cash	Fla. Stat. Ann. § 222.25(4)	\$500.00	\$500.00	
Rent deposit	Fla. Stat. Ann. § 222.25(4)	\$1,150.00	\$1,150.00	
Television - 200 Speaker - 200 Computers - 1500	Fla. Stat. Ann. § 222.25(4)	\$1,900.00	\$1,900.00	
Misc books/pictures	Fla. Stat. Ann. § 222.25(4)	\$450.00	\$1,300.00	
Misc Mens clothing	Fla. Stat. Ann. § 222.25(4)	\$0.00	\$2,300.00	
	Fla. Const. art. X § 4(a)(1); Fla. Stat. Ann. §§ 222.01, .02	\$2,300.00		
Triahalon Bike 1300	Fla. Stat. Ann. § 222.25(4)	\$0.00	\$1,300.00	
Amount subject to adjustment on 4/01/16 and eve	ry three years thereafter with respect to cases	\$6,300.00	\$8,450.00	

B6D (Official Form 6D) (12/07) In re Gary Brecka

Case No.	
	(if known)

and Related Data.)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND			DATE CLAIM WAS				AMOUNT OF	UNSECURED
MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	PORTION, IF ANY
ACCT #: xxxxxxxxxxx8911		Ī	DATE INCURRED: 07/2004 NATURE OF LIEN:					<u> </u>
Suntrust Mortgage/cc 5 Attention: Bankruptcy Division 1001 Seemes Ave, RVW-7941 Richmond, VA 23286		•	NATURE OF LIEN: Conventional Real Estate Mortgage COLLATERAL: 720 E. Dilido REMARKS:				\$845,988.00	\$845,988.00
			VALUE: \$0.00					
	_	_	Subtotal (Total of this I	_	-		\$845,988.00	\$845,988.00
Nocontinuation sheets attached			Total (Use only on last _l	oag	e) >	[\$845,988.00 (Report also on Summary of Schedules.)	\$845,988.00 (If applicable, report also on Statistical Summary of Certain Liabilities

B6E (Official Form 6E) (04/13)

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In re Gary Brecka

Case No.	
	(If Known)

Ø	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,775* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
	Administrative allowances under 11 U.S.C. Sec. 330 Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.
	nounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of stment.
	Nocontinuation sheets attached

Case No.		
	(if known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISDI ITED	AMOUNT OF S
ACCT #: American General Life PO Box 13487 Springfield, IL 62791			DATE INCURRED: CONSIDERATION: Unknown REMARKS:				\$182.58
ACCT#: Ameripath PO Box 1235 Elmsford, NY 10523		-	DATE INCURRED: CONSIDERATION: unknown REMARKS:				\$238.00
ACCT #: Andrew and Pauline Wechsler 1752 Broadway San Francisco, CA 94109			DATE INCURRED: CONSIDERATION: UNKNOWN REMARKS:				\$79,291.95
ACCT #: xxxxxxxxxxxxx0000 Ars Account Resolution 1801 Nw 66th Ave Fort Lauderdal, FL 33313		-	DATE INCURRED: 03/2012 CONSIDERATION: Collection Attorney REMARKS:				\$813.00
ACCT #: At&t Wireless PO Box 536216 Atlanta, GA		-	DATE INCURRED: CONSIDERATION: Wireless REMARKS:				\$126.08
ACCT #: Axa Equitable 80 Scott Swamp Road Farmington, CT 06032		-	DATE INCURRED: CONSIDERATION: Loan REMARKS:				\$181,556.94
9continuation sheets attached		(Rep	Su (Use only on last page of the completed Sci ort also on Summary of Schedules and, if applicabl Statistical Summary of Certain Liabilities and Rela	redu e, o	ota ile n th	i > F.) 1e	*

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.);	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	I INI IOI IIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT#: Collection Information Bureau PO Box 1467 Lake Worth, FL 33460		-	DATE INCURRED: CONSIDERATION: Unknown REMARKS:				\$213.00
ACCT#: Concord Capital (Robert Strassberg) 57 West 38th Street New York, NY 10018		-	DATE INCURRED: CONSIDERATION: Lawsuit REMARKS:				\$929,740.41
ACCT#: Daniel Falk 1908 King Forrest Trail Mount Airy, MD 21771		-	DATE INCURRED: CONSIDERATION: unknown REMARKS:				\$16,991.95
ACCT#: Darrel Hutcheson po box 7023 Garden City, GA 31408		-	DATE INCURRED: CONSIDERATION: Unknown REMARKS:				\$39,274.32
ACCT#: xxxxxxxxxxx1401 Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850		-	DATE INCURRED: 05/15/2007 CONSIDERATION: Credit Card REMARKS:				\$5,452.00
ACCT#: Duguay Home Watch PO Box 3298 Bonita Springs, FL 34134		-	DATE INCURRED: CONSIDERATION: Unknown REMARKS:				\$490.00
Sheet no. 1 of 9 continuation s Schedule of Creditors Holding Unsecured Nonpriority	Claim	IS	ned to S (Use only on last page of the completed Soort also on Summary of Schedules and, if applical Statistical Summary of Certain Liabilities and Rel	hed ole, o	ota ule on ti	I > F.)	\$992,161.68

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	TIMEOMITIMO	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT#: Ed Fursich			DATE INCURRED: CONSIDERATION: Unknown REMARKS:				\$39,745.97
ACCT #: Executive Electronics of SW Florida 28741 S. Diesel Drive, No. 3 Bonita Springs, FL 34135			DATE INCURRED: CONSIDERATION: Unknown REMARKS:				\$165.69
ACCT#: xxx4451 Financial Credit Svcs 628 Bypass Dr Clearwater, FL 33764		-	DATE INCURRED: 08/2009 CONSIDERATION: Collection Attorney REMARKS:				\$1,936.00
ACCT#: xxx3618 Financial Credit Svcs 628 Bypass Dr Clearwater, FL 33764		-	DATE INCURRED: 09/2009 CONSIDERATION: Collection Attorney REMARKS:				\$528.00
ACCT#: xxx1002 Financial Credit Svcs 628 Bypass Dr Clearwater, FL 33764	_		DATE INCURRED: 10/2009 CONSIDERATION: Collection Attorney REMARKS:				\$352.00
ACCT #: xxx1471 Financial Credit Svcs 628 Bypass Dr Clearwater, FL 33764		-	DATE INCURRED: 06/2009 CONSIDERATION: Collection Attorney REMARKS:				\$330.00
Sheet no. 2 of 9 continuation Schedule of Creditors Holding Unsecured Nonpriorit	y Claim	s	ned to (Use only on last page of the completed Sort also on Summary of Schedules and, if applications and Retain Liabilities and Retain Liabilities and Retain Liabilities	iched ible, d	ota ule l	I > F.) ne	\$43,057.66

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT#: First Class Plumbing 6123 Lee Ann Lane Naples, FL 34109		-	DATE INCURRED: CONSIDERATION: Service Call REMARKS:				\$523.78
ACCT#: Galleria Dentistry 9140 Galleria Court Naples, FL 34109			DATE INCURRED: 285.20 CONSIDERATION: Unknown REMARKS:				\$0.00
ACCT#: Gelco Indemnity Company One Gelco Plaza Bethesda, MD 20810	i		DATE INCURRED: CONSIDERATION: unknown REMARKS:				\$1,066.69
ACCT#: Geoff Turner 27286 St. Andrews Lane Easton, MD 21601			DATE INCURRED: CONSIDERATION: unknown REMARKS:				\$9,745.97
ACCT #: Goede & Adamczyk, PLLC 8950 Fontana Del Sol Way Naples, FL			DATE INCURRED: 04/18/2013 CONSIDERATION: Attorney Fees REMARKS:				\$2,000.00
ACCT #: xxx5987 Gulf Coast Collection 5630 Marquesas Cir Sarasota, FL 34233			DATE INCURRED: 04/2010 CONSIDERATION: Collection Attorney REMARKS:				\$578.00
Sheet no. 3 of 9 continuation sheet schedule of Creditors Holding Unsecured Nonpriority Cl	aim	S	(Use only on last page of the completed Schoort also on Summary of Schedules and, if applicable Statistical Summary of Certain Llabilities and Relate	To edu , or	otal le F	> .) e	\$13,914.44

Case No.		
	(if known)	-

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNI IOI IIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT#: xxx6134 Gulf Coast Collection 5630 Marquesas Cir Sarasota, FL 34233		_	DATE INCURRED: 01/2012 CONSIDERATION: Collection Attorney REMARKS:				\$82.00
ACCT#: Hartford Life and Annuity 5447 East Fifth Street, Suite Tuscon, AZ		-	DATE INCURRED: CONSIDERATION: unknown REMARKS:				\$136,989.33
ACCT#: Hodges, Avrutis and Foeller, P.A. 889 North Washington Blvd. Sarasota, FL 34236			DATE INCURRED: CONSIDERATION: Attorney Fees REMARKS:				\$268,000.00
ACCT#: John Brecka		-	DATE INCURRED: CONSIDERATION: Unknown REMARKS:				\$57,000.00
ACCT #: John Kidd 1800 Sunset Harbour Drive, Marina Suite Mlami Beach, FL 34113		-	DATE INCURRED: CONSIDERATION: unknown REMARKS:				\$177,935.70
ACCT #: Judith C. Lewis Revoc Trust			DATE INCURRED: CONSIDERATION: unknown REMARKS:				\$88,040.58
Sheet no4of9continuation sh Schedule of Creditors Holding Unsecured Nonpriority (Claim	s	hed to Su (Use only on last page of the completed Sc ort also on Summary of Schedules and, if applicab Statistical Summary of Certain Liabilities and Rela	redi e, o	ota ule n ti	l > F.) ne	\$728,047.61

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT#: Kim Kundinger 1056 Goodlette Road Naples, FL 34102		-	DATE INCURRED: CONSIDERATION: Unknown REMARKS:				\$605.00
ACCT#: Lucarelli Beavin and Quin 307 Airport Road, Naples, FL 34104		-	DATE INCURRED: CONSIDERATION: unknown REMARKS:			,	\$250.00
ACCT#: Maidpro 2085 Pine Ridge Road Naples, FL 34109		-	DATE INCURRED: CONSIDERATION: Unknown REMARKS:				\$1,000.00
ACCT#: Mayer Brown, LLP 230 South Lasalle St Chicago, IL 60604		-	DATE INCURRED: CONSIDERATION: unknown REMARKS:				\$8,775.00
ACCT#: Navy Federal PO Box 3000 Merrifield, VA 22119			DATE INCURRED: CONSIDERATION: unknown REMARKS:				Unknown
ACCT #: Norman Caldwell/Vesper Partners 1508 Bay Road, Unit 829 Miami Beach, FL 33139	-		DATE INCURRED: CONSIDERATION: Loan REMARKS:				\$78,000.00
Sheet no. <u>5</u> of <u>9</u> continuation sh Schedule of Creditors Holding Unsecured Nonpriority (Claim	S	ned to Si (Use only on last page of the completed Sc ort also on Summary of Schedules and, if applicab Statistical Summary of Certain Liabilities and Rela	nedu e, o	ota .ile n ti	l > F.) ne	** \$88,630.00

Case No.		
	(if known)	•

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	FINLOWEINGO	CONTINGENT	DISPUTED	AMOUNT OF CLAIM
ACCT#: Orkin Pest Control PO Box 13230 Atlanta, GA 30324			DATE INCURRED: CONSIDERATION: UNKNOWN REMARKS:				\$149.00
ACCT#: RJL Associates, Inc. PO Box 17197 Fernandina Beach, FL		•	DATE INCURRED: CONSIDERATION: unknown REMARKS:				\$146,203.05
ACCT#: Robert J. Lewis Revoc Trust		-	DATE INCURRED: CONSIDERATION: Unknown REMARKS:				\$88,040.58
ACCT#: Robert Wilson 2940 immokalee Road, No2 Naples, FL 34135			DATE INCURRED: CONSIDERATION: unknown REMARKS:				\$65.00
ACCT #: Scott Royster		•	DATE INCURRED: CONSIDERATION: unknown REMARKS:				\$39,274.32
ACCT#: Sean Falk 1908 King Forrest Trail Mount Airy, MD 21771		•	DATE INCURRED: CONSIDERATION: unknown REMARKS:				\$16,991.95
Sheet no. 6 of 9 continuation s Schedule of Creditors Holding Unsecured Nonpriority	Claim	s (Rep	(Use only on last page of the completed S ort also on Summary of Schedules and, if applica Statistical Summary of Certain Liabilities and Rel	ched ble, d	Fota ule on t	I > F.)	\$290,723.90

Case No.		
_	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND ** CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT#: Terminello 2700 SW 37th Avenue Miami, FL 33133		-	DATE INCURRED: CONSIDERATION: Attorney Fees REMARKS:				\$10,633.46
ACCT#: Theis Lipner 407 Lincoln Road, Suite 4-C Miami, FL 33139		-	DATE INCURRED: CONSIDERATION: UNKNOWN REMARKS:				\$3,220.00
ACCT#: Thomas Virkler		-	DATE INCURRED: CONSIDERATION: Unknown REMARKS:				\$9,745.97
ACCT#: Tom Clark		-	DATE INCURRED: 39745.97 CONSIDERATION: Unknown REMARKS:				\$0.00
ACCT#: Tom Stoltenberg 4512 Mowhawk CT Green Bay, WI 54313	_	-	DATE INCURRED: CONSIDERATION: unknown REMARKS:				\$39,274.32
ACCT #: Transworld Systems, Inc. 3786 Mercantile Avenue Naples, FL 34104		-	DATE INCURRED: CONSIDERATION: Service Call REMARKS:				\$244.00
Sheet no. 7 of 9 continuation she Schedule of Creditors Holding Unsecured Nonpriority C	laim	S	ned to Su (Use only on last page of the completed Sc ort also on Summary of Schedules and, if applicab Statistical Summary of Certain Liabilities and Rela	nedi e, o	ota ıle n th	l > F.) 10	\$63,117.75

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT#: xxxxxxxxxxxx7696 Trojan Professional Se PO Box 1270 Los Alamitos, CA 90720			DATE INCURRED: 09/2012 CONSIDERATION: Collection Attorney REMARKS:				\$630.00
ACCT #: xxx5058 U S Dept Of Ed/fisl/at Attn: Bankruptcy 61 Forsythe St Room 19T89 Atlanta, GA 30303			DATE INCURRED: 04/1996 CONSIDERATION: Educational REMARKS:				\$2,057.00
ACCT #: xxx5043 U S Dept Of Ed/fisl/at Attn: Bankruptcy 61 Forsythe St Room 19T89 Atlanta, GA 30303	-	-	DATE INCURRED: 01/1997 CONSIDERATION: Educational REMARKS:				\$1,977.00
ACCT #: xxx4923 U S Dept Of Ed/fisi/at Attn: Bankruptcy 61 Forsythe St Room 19T89 Atlanta, GA 30303	-	-	DATE INCURRED: 04/1996 CONSIDERATION: Educational REMARKS:				\$1,422.00
ACCT #: xxx5062 U S Dept Of Ed/fisl/at Attn: Bankruptcy 61 Forsythe St Room 19T89 Atlanta, GA 30303		-	DATE INCURRED: 08/1995 CONSIDERATION: Educational REMARKS:				\$1,422.00
ACCT #: xxx5034 U S Dept Of Ed/fisl/at Attn: Bankruptcy 61 Forsythe St Room 19T89 Atlanta, GA 30303	-	-	DATE INCURRED: 01/1997 CONSIDERATION: Educational REMARKS:				\$1,420.00
Sheet no. <u>8</u> of <u>9</u> continuation she Schedule of Creditors Holding Unsecured Nonpriority C	laim	S	(Use only on last page of the completed Sci ort also on Summary of Schedules and, if applicab Statistical Summary of Certain Liabilities and Rela	nedı e, o	ota ile i n th	l > F.) ne	\$8,928.00

Case No.		
	(if known)	

MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINCENT	I'NI TOT IIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxx5051 U S Dept Of Ed/fisl/at Attn: Bankruptcy 61 Forsythe St Room 19T89 Atlanta, GA 30303		-	DATE INCURRED: 09/1995 CONSIDERATION: Educational REMARKS:				\$1,243.00
ACCT#: xxx5028 U S Dept Of Ed/fisi/at Attn: Bankruptcy 61 Forsythe St Room 19T89 Atlanta, GA 30303		-	DATE INCURRED: 08/1995 CONSIDERATION: Educational REMARKS:				\$828.00
ACCT #: Van Ru Credit Corp PO Box 105028 Atlanta, GA 105028		-	DATE INCURRED: CONSIDERATION: Unknown REMARKS:				\$13,678.45
ACCT #: Verizon Wireless PO Box 660108 Dallas, TX 75266		-	DATE INCURRED: CONSIDERATION: unknown REMARKS:				\$482.00
ACCT #: Zenith Marketing Group 303 West Main Street, Suite 200 Feehold, NJ 07728			DATE INCURRED: CONSIDERATION: Unknown REMARKS:				\$68,000.00
Sheet no. 9 of 9 continuation			ned to	Subto	tal	<u> </u>	\$84,231.45
Schedule of Creditors Holding Unsecured Nonprid			(Use only on last page of the completed ort also on Summary of Schedules and, if appli Statistical Summary of Certain Liabilities and F	Sched cable, c	n t	F.) he	\$2,575,021.04

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B6G (Official Form 6G) (12/07)

In re Gary Brecka

Case No.		
	(if known)	

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
Charles Romanoli 22 Laurel Tree Drive West Hampton, NJ 08060	Real Property Contract to be ASSUMED

Case 2:13-bk-05147-FMD Doc 1 Filed 04/19/13 Page 25 of 52

B6H (Official Form 6H) (12/07) in re Gary Brecka

Case No.		
	(if known)	

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

PERMIT	NAME AND ADDRESS OF CODEBTOR	*	NAME AND ADDRESS OF CREDITOR 656	CARAG

B6I (Official Form 6I) (12/07)

In re Gary Brecka

Case No.	
	(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:			Dependents of	of Debtor and S	pouse		
Single	Relationship(s):	Daughter Son Son	Age(s): 15 12 9	Relationshi	p(s):	Age(s)):
Employment:	Debtor	e	1 1	- Spouse	. On the second second second	a real a matter a .	404 - 404 - 404
Occupation Name of Employer How Long Employed Address of Employer	Executive Direct United Drones 1 2254 Trade Cer Naples, FL 3410	nter Way				· ·	
Estimate monthly over	, salary, and comi		ome at time case filed rate if not paid monthly		<u>DEBTOR</u> \$4,333.33 \$0.00	•	SPOUSE
j. Other (Specify) k. Other (Specify) 5. SUBTOTAL OF PAYF 6. TOTAL NET MONTHI	ROLL DEDUCTIO LY TAKE HOME F operation of busin perty s o or support paymeted above	NS PAY ness or profe	ssion or farm (Attach d	etailed stmt)	\$4,333.33 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00		
12. Pension or retirement 13. Other monthly income a. b. c.	(Specify):				\$0.00 \$0.00 \$0.00 \$0.00 \$0.00		
14. SUBTOTAL OF LINES15. AVERAGE MONTHLY16. COMBINED AVERAGE	Y INCOME (Add a	· ımounts shov	oine column totals from	n line 15)	\$0.00 \$4,333.33 \$4,	333.33	representations

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

^{17.} Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None**.

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B6J (Official Form 6J) (12/07)

IN RE:	Garv	Brecka

Case No.	
	(if known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate so labeled "Spouse."	chedule of expenditures
Rent or home mortgage payment (include lot rented for mobile home) a. Are real estate taxes included?	\$2,300.00
Description of the second	\$300.00 \$60.00 \$100.00
3. Home maintenance (repairs and upkeep) 4. Food 5. Clothing 6. Laundry and dry cleaning	\$40.00 \$800.00
7. Medical and dental expenses 8. Transportation (not including car payments) 9. Recreation, clubs and entertainment, newspapers, magazines, etc. 10. Charitable contributions	\$200.00 \$100.00
11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's b. Life c. Health d. Auto e. Other:	
12. Taxes (not deducted from wages or included in home mortgage payments) Specify:	
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto: b. Other: c. Other: d. Other:	
14. Alimony, maintenance, and support paid to others: Child support/Alimony 15. Payments for support of add'l dependents not living at your home: 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17.a. Other: 17.b. Other:	\$2,400.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$6,300.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following document: None. 20. STATEMENT OF MONTHLY NET INCOME	ng the filing of this
a. Average monthly income from Line 15 of Schedule I	\$4,333.33
b. Average monthly expenses from Line 18 above	\$6,300.00
c. Monthly net income (a. minus b.)	(\$1,966.67)

B6 Summary (Official Form 6 - Summary) (12/07)

UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF FLORIDA FORT MYERS DIVISION

In re Gary Brecka

Case No.

Chapter 7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$900,000.00		*
B - Personal Property	Yes	4	\$8,450.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$845,988.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	10		\$2,575,021.04	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
l - Current Income of Individual Debtor(s)	Yes	1			\$4,333.33
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$6,300 .0 0
	TOTAL	22	\$908,450.00	\$3,421,009.04	

Form 6 - Statistical Summary (12/07)

UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF FLORIDA FORT MYERS DIVISION

In re Gary Brecka

Case No.

Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$10,369.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$10,369.00

State the following:

Average Income (from Schedule I, Line 16)	\$4,333.33
Average Expenses (from Schedule J, Line 18)	\$6,300.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$1,666.67

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$845,988.00
Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$0.00	
Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$2,575,021.04
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$3,421,009.04

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B6 Declaration (Official Form 6 - Declaration) (12/07) In re Gary Brecka

Case No.	
	(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

	lare under penalty of perjury that I have read nd that they are true and correct to the best		onsisting of 24
Date	4-19-13	Signature	Gary Brecka 2013.04.19 14:29:16 -04'00'
		Gary Brecka	
Date		Signature	
		Ilf joint case, both spouses must s	ian 1

B7 (Official Form 7) (04/13)

UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF FLORIDA **FORT MYERS DIVISION**

In re:	Gary Brecka	Case No.	
			(if known)

STATEMENT OF FINANCIAL AFFAIRS

1. Income from	employment of	or operation	of busines
	t. Income from	 Income from employment of 	1. Income from employment or operation

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the TWO YEARS immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the TWO YEARS immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors

Complete a. or b., as appropriate, and c.

None \mathbf{A}

 \checkmark

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 DAYS immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

- b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 DAYS immediately $\mathbf{\Lambda}$ preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
 - * Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

c. All debtors: List all payments made within ONE YEAR immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

None \square

a. List all suits and administrative proceedings to which the debtor is or was a party within ONE YEAR immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None 図

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within ONE YEAR immediately preceding the commencement of this case. (Married debtors filling under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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B7 (Official Form 7) (04/13)

UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF FLORIDA FORT MYERS DIVISION

In re:	Gary Brecka	Case No.	
		(if known)	

	STATEMENT OF FINANCIAL AFFAIRS Continuation Sheet No. 1
None	6. Assignments and receiverships a. Describe any assignment of property for the benefit of creditors made within 120 DAYS immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
None	b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within ONE YEAR immediately preceding the commencement of this case. (Married debtors filling under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
None	7. Gifts List all gifts or charitable contributions made within ONE YEAR immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
None	8. Losses List all losses from fire, theft, other casualty or gambling within ONE YEAR immediately preceding the commencement of this case OR SINCE THE COMMENCEMENT OF THIS CASE. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
None	9. Payments related to debt counseling or bankruptcy List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within ONE YEAR immediately preceding the commencement of this case.
None	10. Other transfers a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within TWO YEARS immediately preceding the commencement of this case. (Married debtors filling under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
None	b. List all property transferred by the debtor within TEN YEARS immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.
None	11. Closed financial accounts List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within ONE YEAR immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning

12. Safe deposit boxes

petition is not filed.)

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint

B7 (Official Form 7) (04/13)

UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF FLORIDA FORT MYERS DIVISION

In re:	Gary Brecka	Brecka Case No.		
			(if known)	

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 2

- 4	~	_	4 .	ee.
7		Se	*^	

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 DAYS preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

None

If the debtor has moved within THREE YEARS immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

NOTE

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within EIGHT YEARS immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material.

Indicate the governmental unit to which the notice was sent and the date of the notice.

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

B7 (Official Form 7) (04/13)

UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF FLORIDA FORT MYERS DIVISION

ln re:	Gary Brecka	Case No.	
		(if known)	

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 3

18.	Nature.	location	and name	of busines	s

Moue

a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within SIX YEARS immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within SIX YEARS immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within SIX YEARS immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within SIX YEARS immediately preceding the commencement of this case.

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within SIX YEARS immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement ONLY if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within TWO YEARS immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

Non-

b. List all firms or individuals who within TWO YEARS immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

Non

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within TWO YEARS immediately preceding the commencement of this case.

20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

None

b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

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B7 (Official Form 7) (04/13)

UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF FLORIDA **FORT MYERS DIVISION**

n re:	Gary Brecka	Case No.	
	•		
		(if know	n)

STATEMENT OF FINANCIAL AFFAIRS Continuation Sheet No. 4

None	21. Current Partners, Officers, Directors and Shareholders a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.					
None	b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.					
None	22. Former partners, officers, directors and shareholdersa. If the debtor is a partnership, list each member who withdrew from the partnership within ONE YEAR immediately preceding the commencement of this case.					
None	b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within ONE YEAR immediately preceding the commencement of this case.					
None	23. Withdrawals from a partnership or distributions by a corporation If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during ONE YEAR immediately preceding the commencement of this case.					
None	24. Tax Consolidation Group If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within SIX YEARS immediately preceding the commencement of the case.					
None	25. Pension Funds If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within SIX YEARS immediately preceding the commencement of the case.					
[If coi	mpleted by an individual or individual and spouse]					
- I decl	are under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any ments thereto and that they are true and correct. Gary Brecka 2013 04 19 14:29:41 -04:00'					
Date	Signatureof Joint Debtor (if any)					

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

B 8 (Official Form 8) (12/08)

UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF FLORIDA FORT MYERS DIVISION

IN RE: Gary Brecka

CASE NO

CHAPTER 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A — Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1						
Creditor's Name: Suntrust Mortgage/cc 5 Attention: Bankruptcy Division 1001 Seemes Ave, RVW-7941 Richmond, VA 23286 xxxxxxxxxxx8911		Describe Property Securing 720 E. Dilido	g Debt:			
Property will be (check one): Surrendered Retained If retaining the property, I intend to (check at least one): Redeem the property Reaffirm the debt Other. Explain (for example, avoid lien using 11 U.S.C. § 522(f)):						
Property is (check one): Claimed as exempt Not claimed as exempt PART B Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)						
Property No. 1 Lessor's Name: Charles Romanoli 22 Laurel Tree Drive West Hampton, NJ 08060	Describe Leased Property: Real Property		Lease will be A 11 U.S.C. § 36 YES 7	Assumed pursuant to %5(p)(2):		
I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease. Date						
Date	Signature .					

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UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF FLORIDA **FORT MYERS DIVISION**

IN RE: Gary Brecka

CASE NO

CHAPTER 7

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEPTOR

			DISCEOSUR		F COMPENSA	TION OF AT TO	KNE	TY FOR DEBIOR	
1.	that serv	compe	ensation paid to me wit endered or to be rende	hin o	ne year before the fi	ling of the petition in b	oankru	rney for the above-named deb ptcy, or agreed to be paid to n n connection with the bankrup	ne, for
	For	legal s	ervices, I have agreed	to ac	cept:		_	\$2,000.00	
	Prio	r to the	filing of this statement	I ha	ve received:			\$0.00	
	Bala	nce D	ue:					\$2,000.00	
2.	The	source	e of the compensation	oaid t	to me was:			<u> </u>	
		$\overline{\mathbf{A}}$	Debtor		Other (specify)				
3.	The	Source	e of compensation to be	— e pair	d to me is:				
٠,	1110	7	Debtor	П	Other (specify)				
4.		have		e ab		ensation with any othe	er pers	son unless they are members	and
		associ	agreed to share the al iates of my law firm. A ensation, is attached.	copy	disclosed compensation of the agreement, to	ation with another pers ogether with a list of th	son or he nan	r persons who are not member nes of the people sharing in th	rs or e
	a. A bank b. P c. R	nalysis ruptcy repara eprese	s of the debtor's financi r; ation and filing of any po entation of the debtor a	al site etition t the	uation, and rendering n, schedules, statem meeting of creditors	g advice to the debtor ents of affairs and pla and confirmation hea	r in det an whic aring, a	and any adjourned hearings th	tion in
6.	Ву а	greem	ent with the debtor(s),	the a	bove-disclosed fee	does not include the fo	ollowin	ng services:	
	CERTIFICATION I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.								
			Date		8950 Fe Naples	& Adamczyk, PLLC ontana Del Sol Way	c: (239	Bar No. 83990	
—	_	<u>J</u>	Gary Br		35:16 -04'00'				
	Gary	Breck	2013.04	.17 14	33.10 -04 00	-			

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UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF FLORIDA FORT MYERS DIVISION

IN RE: Gary Brecka

CASE NO

CHAPTER 7

VERIFICATION OF CREDITOR MATRIX

The above named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date _	4-19-13	Gary Brecka 2013.04.19 14:30:23 -04'00'	
		Gary Brecka	
Date _	_	Signature	

American General Life PO Box 13487 Springfield, IL 62791

Ameripath
PO Box 1235
Elmsford, NY 10523

Andrew and Pauline Wechsler 1752 Broadway San Francisco, CA 94109

Ars Account Resolution 1801 Nw 66th Ave Fort Lauderdal, FL 33313

At&t Wireless PO Box 536216 Atlanta, GA

Axa Equitable 80 Scott Swamp Road Farmington, CT 06032

Charles Romanoli 22 Laurel Tree Drive West Hampton, NJ 08060

Collection Information Bureau PO Box 1467 Lake Worth, FL 33460

Concord Capital (Robert Strassberg) 57 West 38th Street New York, NY 10018 Daniel Falk 1908 King Forrest Trail Mount Airy, MD 21771

Darrel Hutcheson po box 7023 Garden City, GA 31408

Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850

Duguay Home Watch PO Box 3298 Bonita Springs, FL 34134

Ed Fursich

Executive Electronics of SW Florida 28741 S. Diesel Drive, No. 3 Bonita Springs, FL 34135

Financial Credit Svcs 628 Bypass Dr Clearwater, FL 33764

First Class Plumbing 6123 Lee Ann Lane Naples, FL 34109

Galleria Dentistry 9140 Galleria Court Naples, FL 34109 Geico Indemnity Company One Geico Plaza Bethesda, MD 20810

Geoff Turner 27286 St. Andrews Lane Easton, MD 21601

Goede & Adamczyk, PLLC 8950 Fontana Del Sol Way Naples, FL

Gulf Coast Collection 5630 Marquesas Cir Sarasota, FL 34233

Hartford Life and Annuity 5447 East Fifth Street, Suite Tuscon, AZ

Hodges, Avrutis and Foeller, P.A. 889 North Washington Blvd. Sarasota, FL 34236

John Brecka

John Kidd 1800 Sunset Harbour Drive, Marina Suite Miami Beach, FL 34113

Judith C. Lewis Revoc Trust

Kim Kundinger 1056 Goodlette Road Naples, FL 34102

Lucarelli Beavin and Quin 307 Airport Road, Naples, FL 34104

Maidpro 2085 Pine Ridge Road Naples, FL 34109

Mayer Brown, LLP 230 South Lasalle St Chicago, IL 60604

Navy Federal PO Box 3000 Merrifield, VA 22119

Norman Caldwell/Vesper Partners 1508 Bay Road, Unit 829 Miami Beach, FL 33139

Orkin Pest Control PO Box 13230 Atlanta, GA 30324

RJL Associates, Inc. PO Box 17197 Fernandina Beach, FL

Robert J. Lewis Revoc Trust

Robert Wilson 2940 Immokalee Road, No2 Naples, FL 34135

Scott Royster

Sean Falk 1908 King Forrest Trail Mount Airy, MD 21771

Suntrust Mortgage/cc 5
Attention: Bankruptcy Division
1001 Seemes Ave, RVW-7941
Richmond, VA 23286

Terminello 2700 SW 37th Avenue Miami, FL 33133

Theis Lipner 407 Lincoln Road, Suite 4-C Miami, FL 33139

Thomas Virkler

Tom Clark

Tom Stoltenberg 4512 Mowhawk CT Green Bay, WI 54313 Transworld Systems, Inc. 3786 Mercantile Avenue Naples, FL 34104

Trojan Professional Se PO Box 1270 Los Alamitos, CA 90720

U S Dept Of Ed/fisl/at Attn: Bankruptcy 61 Forsythe St Room 19T89 Atlanta, GA 30303

Van Ru Credit Corp PO Box 105028 Atlanta, GA 105028

Verizon Wireless PO Box 660108 Dallas, TX 75266

Zenith Marketing Group 303 West Main Street, Suite 200 Feehold, NJ 07728 Case 2:13-bk-05147-FMD Doc 1 Filed 04/19/13 Page 45 of 52

B22A (Official Form 22A) (Chapter 7) (04/13) In re: Gary Brecka

Case Number:

According to the information required to be entered on this statement
(check one box as directed in Part I, III, or VI of this statement):
☐ The presumption arises.
The presumption does not arise.
The presumption is temporarily inapplicable.

CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

in addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor. If none of the exclusions in Part I applies, joint debtors may complete one statement only. If any of the exclusions in Part I applies, joint debtors should complete separate statements if they believe this is required by § 707(b)(2)(C).

	Part I. MILITARY AND NON-CONSUMER DEBTORS
	Disabled Veterans. If you are a disabled veteran described in the Declaration in this Part 1A, (1) check the box at the beginning of the Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.
1A	Declaration of Disabled Veteran. By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. § 901(1)).
1B	Non-consumer Debtors. If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.
	☐ Declaration of non-consumer debts. By checking this box, I declare that my debts are not primarily consumer debts.
	Reservists and National Guard Members; active duty or homeland defense activity. Members of a reserve component of the Armed Forces and members of the National Guard who were called to active duty (as defined in 10 U.S.C. § 101(d)(1)) after September 11, 2001, for a period of at least 90 days, or who have performed homeland defense activity (as defined in 32 U.S.C. § 901(1)) for a period of at least 90 days, are excluded from all forms of means testing during the time of active duty or homeland defense activity and for 540 days thereafter (the "exclusion period"). If you qualify for this temporary exclusion, (1) check the appropriate boxes and complete any required information in the Declaration of Reservists and National Guard Members below, (2) check the box for "The presumption is temporarily inapplicable" at the top of this statement, and (3) complete the verification in Part VIII. During your exclusion period you are not required to complete the balance of this form, but you must complete the form no later than 14 days after the date on which your exclusion period ends, unless the time for filling a motion raising the means test presumption expires in your case before your exclusion period ends.
1C	Declaration of Reservists and National Guard Members. By checking this box and making the appropriate entries below, I declare that I am eligible for a temporary exclusion from means testing because, as a member of a reserve component of the Armed Forces or the National Guard
	 a. \[\sum \] I was called to active duty after September 11, 2001, for a period of at least 90 days and \sum \] remain on active duty /or/
	was released from active duty on, which is less than 540 days before this bankruptcy case was filed;
	OR
	b. am performing homeland defense activity for a period of at least 90 days /or/ performed homeland defense activity for a period of at least 90 days, terminating on, which is less than 540 days before this bankruptcy case was filed.

	(Omolul 1 offit 22A) (Offupter 1) (04/10)				
	Part II. CALCULATION OF MONT	THLY INCOME	FOR § 707(b)(7)	EXCLUSION	
2	Marital/filing status. Check the box that applies and a. ☑ Unmarried. Complete only Column A ("Del b. ☐ Married, not filing jointly, with declaration of se penalty of perjury: "My spouse and I are legally are living apart other than for the purpose of e Complete only Column A ("Debtor's Income C. ☐ Married, not filing jointly, without the declaration Complete both Column A ("Debtor's Income d. ☐ Married, filing jointly. Complete both Column Lines 3-11.	otor's Income") for parate households. It separated under a vading the requirent. It is in of separate house It is and Column B In A ("Debtor's Income.	r Lines 3-11. By checking this bose applicable non-bankrum tents of § 707(b)(2)(A scholds set out in Line ("Spouse's Income") and Column I	x, debtor declares a uptcy law or my spo A) of the Bankruptc 2.b above. ") for Lines 3-11.	under buse and I y Code."
	All figures must reflect average monthly income received during the six calendar months prior to filing the bankr of the month before the filing. If the amount of monthly months, you must divide the six-month total by six, an appropriate line.	uptcy case, ending y income varied dur	on the last day ing the six	Column A Debtor's Income	Column B Spouse's Income
3	Gross wages, salary, tips, bonuses, overtime, com	miesions	 -	\$1,666.67	
4	Income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. If you operate more than one business, profession or farm, enter aggregate numbers and provide				
	a. Gross receipts	\$0.00			
	b. Ordinary and necessary business expenses c. Business income	\$0.00 Subtract Line b fr	om Line a	\$0.00	
5	Rent and other real property income. Subtract Line difference in the appropriate column(s) of Line 5. Do not include any part of the operating expenses Part V.	b from Line a and on tenter a number entered on Line b	enter the less than zero.		
	a. Gross receipts	\$0.00			
	b. Ordinary and necessary operating expenses c. Rent and other real property income	\$0.00 Subtract Line b fro	om Line a	\$0.00	
6	Interest, dividends, and royalties.	Cabacot Ellio B III	OIII EIRIO U	\$0.00	
7	Pension and retirement income.		· ··	\$0.00	
8	Any amounts paid by another person or entity, on expenses of the debtor or the debtor's dependents that purpose. Do not include alimony or separate mapaid by your spouse if Column B is completed. Each r in only one column; if a payment is listed in Column A, Column B.	, including child s ntenance payment egular payment sho	upport paid for s or amounts ould be reported	\$0.00	
9	Unemployment compensation. Enter the amount in However, if you contend that unemployment compens spouse was a benefit under the Social Security Act, do compensation in Column A or B, but instead state the Unemployment compensation claimed to be a benefit under the Social Security Act	ation received by you	ou or your of such	\$0.00	

B22A (Official Form	22A)	(Chapter	7)	(04/13)	۱
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	(Ometal - Om 200) (Ometal - Ometal - O			
10	Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Do not include alimony or separate maintenance payments pald by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.			
	a	- 1		
	b.			
	Total and enter on Line 10	<u></u>	\$0.00	
11	Subtotal of Current Monthly Income for § 707(b)(7). Add Lines 3 thru and, if Column B is completed, add Lines 3 through 10 in Column B. Enter	er the total(s).	\$1,666.67	
12	Total Current Monthly Income for § 707(b)(7). If Column B has been c Line 11, Column A to Line 11, Column B, and enter the total. If Column B completed, enter the amount from Line 11, Column A.		\$1	,666.67
	Part III. APPLICATION OF § 707(b)	(7) EXCLUSIO	 N	
13				\$20,000.04
14	Applicable median family income. Enter the median family income for the applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)			
		r debtor's househe	old size:4	\$65,260.00
	Application of Section 707(b)(7). Check the applicable box and procee	d as directed.		
15	The amount on Line 13 is less than or equal to the amount on Line arise" at the top of page 1 of this statement, and complete Part VIII; descriptions of the complete Part VIIII; descriptions of the complete Part VIIIII; descriptions of the complete Part VIIII;			otion does not
	The amount on Line 13 is more than the amount on Line 14. Com	plete the remainir	g parts of this state:	ment.
	Complete Parts IV, V, VI, and VII of this statement or	ly if required. (S	ee Line 15.)	
	Part IV. CALCULATION OF CURRENT MONTH	Y INCOME FO	OR § 707(b)(2)	
16	Enter the amount from Line 12.			
17	Marital adjustment. If you checked the box at Line 2.c, enter on Line 17 Line 11, Column B that was NOT paid on a regular basis for the household debtor's dependents. Specify in the lines below the basis for excluding the payment of the spouse's tax liability or the spouse's support of persons of debtor's dependents) and the amount of income devoted to each purpose adjustments on a separate page. If you did not check box at Line 2.c, enter	d expenses of the e Column B incom ner than the debto . If necessary, list	debtor or the e (such as r or the	
	a.			
	b.			
	с.			
	Total and enter on Line 17.			
18	Current monthly income for § 707(b)(2). Subtract Line 17 from Line 16	and enter the res	ılt.	
	Part V. CALCULATION OF DEDUCTIO	NS FROM INC	OME	
	Subpart A: Deductions under Standards of the Int	ernal Revenue	Service (IRS)	
19A	National Standards: food, clothing and other items. Enter in Line 19A National Standards for Food, Clothing and Other Items for the applicable r information is available at www.usdoj.gov/ust/ or from the clerk of the bank number of persons is the number that would currently be allowed as exem tax return, plus the number of any additional dependents whom you support	number of persons truptcy court.) The ptions on your fed	. (This applicable	

19B	National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the applicable number of persons who are under 65 years of age, and enter in Line b2 the applicable number of persons who are 65 years of age or older. (The applicable number of persons in each age category is the number in that category that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.) Multiply Line a1 by Line b1 to obtain a total amount for persons of 5 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care					nal Standards ilable at e number of ons who are mber in that lus the number al amount for al amount for		
		unt, and enter the result in Line						
	Per	rsons under 65 years of age	<u>-</u> -	Per	sons 65 years	of age or olde	r	
	a1.	Allowance per person	_	a2.	Allowance pe	er person		•
	b1.	Number of persons		b2.	Number of pe	ersons		
	c1.	Subtotal		с2.	Subtotal			
20A	Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) The applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.							
20B	Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court) (the applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 42; subtract Line b from Line a and enter the result in Line 20B. DO NOT ENTER AN AMOUNT LESS THAN ZERO.							
	a.	IRS Housing and Utilities Stan	dards; mortgage/re	ental ex	pense			
	b.	Average Monthly Payment for any, as stated in Line 42	any debts secured	by you	ır home, if			
	C.	Net mortgage/rental expense					b from Line a.	
21	Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:							
	Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation.				expenses of			
22A	operating a vehicle and regardless of whether you use public transportation.							

	7 (0.1.0)				
22B	"Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)				
23	Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.) 1 2 or more. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; subtract Line b from Line a and enter the result in Line 23. DO NOT ENTER AN AMOUNT LESS THAN ZERO.				
	a. IRS Transportation Standards, Ownership Costs				
	b. Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42				
	c. Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.			
24	Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 23. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. DO NOT ENTER AN AMOUNT LESS THAN ZERO.				
	a. IRS Transportation Standards, Ownership Costs				
	b. Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42				
	c. Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.			
25	Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state, and local taxes, other than real estate and sales taxes, such as income taxes, self-employment taxes, social-security taxes, and Medicare taxes. DO NOT INCLUDE REAL ESTATE OR SALES TAXES.				
26	Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly payroll deductions that are required for your employment, such as retirement contributions, union dues, and uniform costs. DO NOT INCLUDE DISCRETIONARY AMOUNTS, SUCH AS VOLUNTARY 401(K) CONTRIBUTIONS.				
27	Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. DO NOT INCLUDE PREMIUMS FOR INSURANCE ON YOUR DEPENDENTS, FOR WHOLE LIFE OR FOR ANY OTHER FORM OF INSURANCE.				
28	Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. DO NOT INCLUDE PAYMENTS ON PAST DUE OBLIGATIONS INCLUDED IN LINE 44.				
29	Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.				
30	Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend on childcaresuch as baby-sitting, day care, nursery and preschool. DO NOT INCLUDE OTHER EDUCATIONAL PAYMENTS.				
31	Other Necessary Expenses: health care. Enter the total average monthly on health care that is required for the health and welfare of yourself or your dereimbursed by insurance or paid by a health savings account, and that is in exint Line 19B. DO NOT INCLUDE PAYMENTS FOR HEALTH INSURANCE OF ACCOUNTS LISTED IN LINE 34.	ependents, that is not xcess of the amount entered			

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	(Official Total 22A) (Official T) (O4/13)				
32	Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service—such as pagers, call waiting, caller id, special long distance, or internet service—to the extent necessary for your health and welfare or that of your dependents. DO NOT INCLUDE ANY AMOUNT PREVIOUSLY DEDUCTED.				
33	Total Expenses Allowed under IRS Standards. Enter the total of Lines 19 through 32.				
	Subpart B: Additional Living Expense Deductions Note: Do not include any expenses that you have listed in Lines 19-32				
34	Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents. a. Health Insurance b. Disability Insurance c. Health Savings Account Total and enter on Line 34 IF YOU DO NOT ACTUALLY EXPEND THIS TOTAL AMOUNT, state your actual total average monthly expenditures in the space below:				
35	Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses.				
36	Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.				
37	Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. YOU MUST PROVIDE YOUR CASE TRUSTEE WITH DOCUMENTATION OF YOUR ACTUAL EXPENSES, AND YOU MUST DEMONSTRATE THAT THE ADDITIONAL AMOUNT CLAIMED IS REASONABLE AND NECESSARY.				
38	Education expenses for dependent children less than 18. Enter the total average monthly expenses that you actually incur, not to exceed \$156.25* per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. YOU MUST PROVIDE YOUR CASE TRUSTEE WITH DOCUMENTATION OF YOUR ACTUAL EXPENSES, AND YOU MUST EXPLAIN WHY THE AMOUNT CLAIMED IS REASONABLE AND NECESSARY AND NOT ALREADY ACCOUNTED FOR IN THE IRS STANDARDS.				
39	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) YOU MUST DEMONSTRATE THAT THE ADDITIONAL AMOUNT CLAIMED IS REASONABLE AND NECESSARY.				
40	Continued charitable contributions. Enter the amount that you will continue to contribute in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2).				
41	Total Additional Expense Deductions under § 707(b). Enter the total of Lines 34 through 40.				

^{*} Amount(s) are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

	Subpart C: Deductions for Debt Payment					
	Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 42.					
42	a. b. c.	Name of Creditor	Property Securing the Debt	Average Monthly Payment Total: Add Lines a, b and c.	Does payment include taxes or insurance? yes no yes no yes no yes no	
43	Other payments on secured claims. If any of debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page. Name of Creditor Property Securing the Debt 1/60th of the Cure Amount					
	a. b.		Property Securing the Del	Total: Add I	Lines a, b and c	
44	as p	ments on prepetition priority claim riority tax, child support and alimony o . DO NOT INCLUDE CURRENT OB	claims, for which you were liable	at the time of your	bankruptcy	
	follo	pter 13 administrative expenses. I wing chart, multiply the amount in line ense.				
	a.	Projected average monthly chapter	13 plan payment.			
45	b.	Current multiplier for your district as issued by the Executive Office for L information is available at www.usd the bankruptcy court.)	Inited States Trustees. (This		%	
	c.	Average monthly administrative exp	pense of chapter 13 case	Total: Multip	ly Lines a and b	
46	Tota	l Deductions for Debt Payment. E	nter the total of Lines 42 through	n 45.		
Subpart D: Total Deductions from Income						
47	Tota	l of all deductions allowed under §	707(b)(2). Enter the total of L	ines 33, 41, and 46		
Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION						
48		r the amount from Line 18 (Curren			 .	
49		r the amount from Line 47 (Total o				
50	Mon	thly disposable income under § 70	7(b)(2). Subtract Line 49 from I	ine 48 and enter th	e result.	
51		nonth disposable income under § 7 rthe result.	707(b)(2). Multiply the amount	in Line 50 by the nu	ımber 60 and	

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BZZA	(Onic	ficial Form 22A) (Chapter 7) (04/13)					
	Initial presumption determination. Check the applicable box and proceed as directed.						
		The amount on Line 51 is less than \$7,475*. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI.					
52		The amount set forth on Line 51 is more than \$12,475*. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VI.					
	The amount on Line 51 is at least \$7,475*, but not more than \$12,475*. Complete the remainder of Part VI (Lines 53 through 55).						
53	Ent	nter the amount of your total non-priority unsecured debt					
54	Thr	reshold debt payment amount. Multiply the amount in Line 53 by the number 0.25 and enter the result.					
	Sec	econdary presumption determination. Check the applicable box and proceed as directed.					
55		The amount on Line 51 is less than the amount on Line 54. Check the box for "The presumption does top of page 1 of this statement, and complete the verification in Part VIII.	not arise" at the				
		The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for "The prat the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete F					
		Part VII: ADDITIONAL EXPENSE CLAIMS					
	Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.						
56		/ Amount					
	a.						
	b.						
	c.						
		Total: Add Lines a, b, and c					
	Part VIII: VERIFICATION						
		eclare under penalty of perjury that the information provided in this statement is true and correct. this is a joint case, both debtors must sign.)					
57		Date: 4-19-13 Signature: Gary Brecka Gary Brecka 2013.04.19 14:31:02 - Gary Brecka)4'00' 				
		Date:Signature:(Joint Debtor, if any)					

^{*} Amount(s) are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.